

**IN THE UNITED STATES  
PATENT AND TRADEMARK OFFICE**

Application No. : 10/790,895 Confirmation No. 2673  
Applicant : Mikhail Lotvin, et al.  
Filed : March 2, 2004  
Group Art Unit : 3625  
Examiner : Adam L. Levine  
Docket No. : 14067.0227  
  
Title : Methods and Systems for Electronic Transactions

Commissioner for Patents  
PO Box 1450  
Alexandria, Virginia 22313-1450.

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Sir:

Pursuant to 37 C.F.R. §1.56, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the “References Cited” on any patent to issue therefrom. In accordance with 37 C.F.R. 1.97(h), the filing of this Information Disclosure Statement shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in §1.56(b).

This Information Disclosure Statement is being filed before the mailing of a first Office action after the filing of a request for continued examination under §1.114. No certification or fee is required pursuant to 37 C.F.R. §1.97(b)(4).

Respectfully submitted,

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